

Helpful Tips for Hurricane Preparedness

It's Not Too Late to Create a Home Inventory

As we enter the height of hurricane season, there are several steps you can take to prepare for any threats that may head our way. Should your property be damaged from a storm or any other peril, in order to make the claims process easier, it's important to have a complete list of the belongings in your home. An inventory or list should include all of the vital information about your belongings (brand name, price, date of purchase, model, serial number and receipts) and should be accompanied by photos of the items. The National Association of Insurance Commissioners (NAIC) has a free smartphone app that can walk you through creating just such a database. The iPhone version is available [here](#), the Android version [here](#). A simple-to-use home inventory checklist is also available on the SC Department of Insurance website at the following link, <http://doi.sc.gov/documentcenter/view/7465>.

If you don't have time to create a comprehensive list of the items in your home, then quickly videotape and/or photograph every room. The more detail you include, the easier it will be for your insurance company to evaluate your loss. When making your list, make sure to open drawers and closets, and don't forget to take stock of what's in your garage and storage buildings.

Collect Your Insurance Information

Store copies of your insurance policies with your home inventory. Make sure to have a copy of your policy declarations page listing all of your coverages, as well as your insurance cards. It's also important to have 24-hour contact details for your insurance agent and insurance company. Make a list that includes your policy numbers, your insurance company and insurance agent's phone numbers, website addresses and mailing addresses. Also, check to see if the company or your agent has set up an emergency information hotline. It is a good idea to store this information, and your home inventory, in a waterproof, fireproof box or safe. If you evacuate your home, don't forget to take this information with you.

Before a storm hits, review your insurance policies. Make sure you know what is and is not covered. If you have questions, contact your insurance agent or company.

NOTE! Flood damage is not covered by a standard homeowners or renter's insurance policy. If you have a separate flood insurance policy, remember to include a copy of the policy and the contact details for the insurance company on your list.

Prepare for the Worst

There are steps you can take to help mitigate some of the damage caused by a hurricane or tropical storm. If your home is equipped with storm shutters, make sure you can quickly put them in place. Clear your yard of debris and objects that could become projectiles in high winds and trim dead or overhanging branches from trees surrounding your home. It's also a good time to make a quick review of your home to make sure the roof sheathing is properly secured, that end gables are securely fastened to the roof, and that doors and garage doors are latched properly.

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For personal safety, identify the nearest storm shelter and have an evacuation plan for your family. Also, make sure you have hurricane survival supplies including: bottled water, a first aid kit, flashlights, a battery-operated radio, at least three days of non-perishable food items, blankets, clothing, prescription drugs, eye-glasses, personal hygiene supplies and enough cash for at least three days.

After the Storm

The days following a natural disaster can be confusing and stressful, but it is important that you focus on filing your insurance claim(s) as quickly as possible to help protect your financial future. The first step to getting your home restored is to contact your insurance company and/or agent with your policy number and other relevant information. Be aware that your policy might require that you make this notification within a certain time frame.

Take photographs/video of the damage before clean-up or repairs. After you've documented the damage, make repairs necessary to prevent further damage to your property (cover broken windows, leaking roofs and damaged walls). DO NOT have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs. Be prepared to provide the claims adjuster with records of any improvements you made prior to the damage. Save all receipts, including those from the temporary repairs.

If your home is damaged to the extent that you cannot live there, ask your insurance company or insurance agent if you have coverage for additional living expenses.

Cooperate fully with the insurance company. Ask what documents, forms and data you will need to file the claim. Keep a diary of all conversations you have with the insurance company and your insurance agent, including names, times and dates of the calls or visits and contact details.

Be certain to give your insurance company all the information they need. Incorrect or incomplete information may cause a delay in processing your claim.

If there is a disagreement about the claim, ask the company for the specific language in the policy in question and determine why you and the company interpret your policy differently. If you believe you are being treated unfairly, contact the South Carolina Department of Insurance, Division of Consumer Services by calling 800-768-3467 or via e-mail at consumers@doi.sc.gov.

The Department's Division of Consumer Services is also available to answer your insurance related questions with extended call-in hours Monday-Thursday, 8:00 a.m.-6:00 p.m. and regular hours on Friday, 8:30 a.m. - 5:00 p.m.